

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-23600-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia P Horta  
34 Bryce Canyon Road  
Howell, NJ 07731

Social Security No.:  
xxx-xx-3492

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on July 6, 2018 and a confirmation hearing on such Plan has been scheduled for February 20, 2019.

The debtor filed a Modified Plan on February 8, 2019 and a confirmation hearing on the Modified Plan is scheduled for March 20, 2019 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 8, 2019

JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cynthia P Horta  
 Debtor

Case No. 18-23600-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db  
 517632113 +Cynthia P Horta, 34 Bryce Canyon Road, Howell, NJ 07731-9050  
 517632115 Alfred Horta, 210 B Eatoncrest Dr. Bld. 19, Eatontown, NJ 07724  
 517752186 Bank of America, POB 15227, Wilmington, DE 19886-5227  
 517632116 Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
 517632117 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
 518017662 +Capital One, NA, PO Box 21887, Saint Paul, MN 55121-0887  
 517632120 +GE Money Bank, 4246 S. Riverboat Road-Ste. 200, Salt Lake City, UT 84123-2582  
 517632122 +Sarah E. Powers, Esq., Powers Kirn, LLC, 728 Marne Hgwy-Ste. 200,  
 Moorestown, NJ 08057-3128  
 517632122 +VW Credit Inc, POB 9013, Addison, TX 75001-9013  
 517674408 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517665411 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 09 2019 00:38:03  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 517645565 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 09 2019 00:38:04  
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517632118 +E-mail/Text: electronicbkydocs@nelnet.net Feb 09 2019 00:40:46 Dept of ED/Nelnet,  
 3015 Parker Road-Ste. 400, Aurora, CO 80014-2904  
 517632119 E-mail/Text: cio.bncmail@irs.gov Feb 09 2019 00:39:55 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 517750544 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 09 2019 00:48:41  
 Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541  
 517633097 +E-mail/PDF: gecsedirecoverycorp.com Feb 09 2019 00:37:21 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517632121 E-mail/PDF: gecsedirecoverycorp.com Feb 09 2019 00:37:56 Synchrony Bank/Care Credit,  
 PO Box 956036, Orlando, FL 32896-5036  
 517658616 +E-mail/Text: electronicbkydocs@nelnet.net Feb 09 2019 00:40:46  
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
 Lincoln, NE 68508-1911

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm BANK OF AMERICA, N.A. P.O BOX 31785 TAMPA, FL 3363  
 517632114\* Alfred Horta, 210 B Eatoncrest Dr. Bld. 19, Eatontown, NJ 07724

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Albert Russo docs@russotruster.com  
 Bunce Atkinson on behalf of Debtor Cynthia P Horta bunceatkinson@aol.com  
 Denise E. Carlson on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com

District/off: 0312-3

User: admin  
Form ID: 186

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William M.E. Powers, III on behalf of Creditor Bank of America, N.A. [ecf@powerskirn.com](mailto:ecf@powerskirn.com)  
TOTAL: 7